

In re:
Elizabeth M Matias
Debtor

Case No. 23-12353-SC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: Feb 20, 2024

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

Recip ID	Recipient Name and Address
db	Elizabeth M Matias, 13902 Parkway Dr, Garden Grove, CA 92843-3633

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: Weneta.Kosmala@txitrustee.com	Feb 21 2024 06:01:00	Weneta M.A. Kosmala (TR), c/o Law Offices of Weneta M.A. Kosmala, 4425 Jamboree Rd., Suite 183, Newport Beach, CA 92660
smg	EDI: EDD.COM	Feb 21 2024 10:54:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Feb 21 2024 10:54:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41750762	Email/Text: backoffice@affirm.com	Feb 21 2024 06:02:00	AFFIRM INC, 650 California St Fl 12, San Francisco, CA 94108-2716
41750764	EDI: CITICORP	Feb 21 2024 10:54:00	CITIBANK / MACYS, PO Box 8218, Mason, OH 45040-8218
41750765	EDI: WFNNB.COM	Feb 21 2024 10:54:00	COMENITY CAPITAL / ULTA, PO Box 182120, Columbus, OH 43218-2120
41750766	Email/Text: EBNBKNOT@ford.com	Feb 21 2024 06:01:00	FORD MOTOR CREDIT COMPANY, PO Box 542000, Omaha, NE 68154-8000
41750767	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 21 2024 06:00:00	GOLDMAN SACHS / APPLE CARD, PO Box 6112, Philadelphia, PA 19115-6112
41750763	EDI: JPMORGANCHASE	Feb 21 2024 10:48:00	CHASE CARD SERVICES, PO Box 15298, Wilmington, DE 19850-5298
41750768	Email/Text: bankruptcy@possiblefinance.com	Feb 21 2024 06:00:00	POSSIBLE FINANCIAL INC, 117 E Louisa St # 299, Seattle, WA 98102-3203
41750769	Email/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG	Feb 21 2024 06:01:00	SCHOOLSFIRST FCU, PO Box 11547, Santa Ana, CA 92711-1547
41750770	EDI: SYNC	Feb 21 2024 10:48:00	SYNCHRONY / VENMO, PO Box 965015, Orlando, FL 32896-5015
41750771	EDI: WTRRN BANK.COM	Feb 21 2024 10:54:00	TD BANK / TARGET, PO Box 673, Minneapolis, MN 55440-0673
41750772	EDI: USBANKARS.COM	Feb 21 2024 10:54:00	US BANK, 4325 17th Ave S, Fargo, ND 58125-6200

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr

Cab West, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Elizabeth M Matias bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Sheryl K Ith	on behalf of Creditor Cab West LLC sith@cookseylaw.com
United States Trustee (SA)	ustpregion16.sa.ecf@usdoj.gov
Weneta M.A. Kosmala (TR)	ecf.alert+Kosmala@titlexi.com wkosmala@txitrustee.com;dmf@txitrustee.com;sdk@txitrustee.com

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Elizabeth M Matias</u>	Social Security number or ITIN	xxx-xx-7605
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number:	8:23-bk-12353-SC		

Order of Discharge – Chapter 7

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IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth M Matias

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 2/20/24

Dated: 2/20/24

By the court: Scott C Clarkson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.